

Form 132 – 13sum

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 22-17870-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Gregory A. Moreno  
15 Marc Drive  
Howell, NJ 07710

Jillian M. Moreno  
15 Marc Drive  
Adelphia, NJ 07710

Social Security No.:

xxx-xx-8483

xxx-xx-5572

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON CONFIRMATION OF PLAN**

Date: 12/14/22  
Time: 10:00 AM  
Location: Courtroom 8, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

**If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.**

A copy of the Plan will follow this notice.

Dated: November 10, 2022

JAN: mjb

Jeanne Naughton  
Clerk, U. S. Bankruptcy Court

In re:  
Gregory A. Moreno  
Jillian M. Moreno  
Debtors

Case No. 22-17870-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Nov 10, 2022

User: admin  
Form ID: 132

Page 1 of 3  
Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 12, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Gregory A. Moreno, Jillian M. Moreno, 15 Marc Drive, Howell, NJ 07731-1582
519728578	+ Care Credit, co Convergent Outsourcing Inc, PO Box 9004, Renton WA 98057-9004
519728580	+ Comenity Capital Bank, PO Box 41955, Austin TX 78704-0033
519728581	+ Credit One Bank, PO Box 1285 301B, Caldwell NJ 07007-1285
519728596	+ SyncBPCC, PO Box 965015, Orlando FL 32896-5015

TOTAL: 5

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 10 2022 21:06:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 10 2022 21:06:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519733268	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Nov 10 2022 21:05:00	ACAR Leasing LTD d/b/a GM Financial Leasing, P.O. Box 183853, Arlington, TX 76096-3853
519728573	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Nov 10 2022 21:05:00	Americredit, PO Box 181145, Arlington TX 76096-1145
519728574	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Nov 10 2022 21:05:00	Apple Card GS Bank USA, Goldman Sachs Bank, PO Box 7247, Philadelphia PA 19170-0001
519728575	^ MEBN	Nov 10 2022 21:01:00	Avant LLC, PO Box 1429, Carol Stream IL 60132-1429
519728576	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 10 2022 21:12:36	BEST BUY CBNA, PO BOX 6497, Sioux Falls SD 57117-6497
519728577	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 10 2022 21:23:26	Capital One, PO Box 30285, Salt Lake City UT 84130-0285
519728579	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 10 2022 21:06:00	Comenity Bank, SONYVISA, PO Box 182120, Columbus OH 43218-2120
519741895	Email/Text: mrdiscen@discover.com	Nov 10 2022 21:04:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
519755038	Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 10 2022 21:01:33	Fair Square Financial LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
519728582	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Nov 10 2022 21:05:00	GM Financial, PO Box 99605, Arlington TX

District/off: 0312-3

User: admin

Page 2 of 3

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519728583	+ Email/Text: BNCNOTICES@noexternalmail.hsbc.com	Nov 10 2022 21:04:00	76096-9605 HSBC Bank, PO Box 9, Buffalo NY 14240-0009
519728584	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Nov 10 2022 21:05:00	Internal Revenue Service, PO Box 7346, Philadelphia PA 19101-7346
519757980	Email/Text: JCAP_BNC_Notices@jcap.com	Nov 10 2022 21:06:00	Jefferson Capital Systems LLC, PO Box 7999, St Cloud MN 56302-9617
519728585	+ Email/Text: mail@jenkinsclayman.com	Nov 10 2022 21:05:00	Jenkins Clayman, 412 S Whitehorse Pike, Audubon NJ 08106-1311
519728586	+ Email/PDF: gecsed@recoverycorp.com	Nov 10 2022 21:01:35	Lowes, PO Box 530914, Atlanta GA 30353-0914
519728587	+ Email/PDF: pa_dc_claims@navient.com	Nov 10 2022 21:02:13	Navient, PO Box 9500, Wilkes Barre PA 18773-9500
519744003	+ Email/Text: ECMCBKNotices@ecmc.org	Nov 10 2022 21:06:00	Navient Solutions, LLC. on behalf of, Michigan Guaranty Agency, c/o ECMC, PO Box 16358, St. Paul, MN 55116-0358
519728588	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Nov 10 2022 21:05:00	Nissan Infiniti LT, PO Box 660360, Dallas TX 75266-0360
519728589	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 10 2022 21:01:34	Olo, CWS, PO Box 9222, Old Bethpage NY 11804-9222
519728590	+ Email/PDF: gecsed@recoverycorp.com	Nov 10 2022 21:01:48	PayPal Credit, PO Box 96006, Orlando FL 32896-0001
519728591	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Nov 10 2022 21:23:26	Premier BKCRD, First Premier, 601 S Minnesota Ave, Sioux Falls SD 57104-4824
519728592	+ Email/Text: bankruptcyteam@quickenloans.com	Nov 10 2022 21:06:00	Rocket Mortgage, 1050 Woodward Avenue, Detroit MI 48226-3573
519750427	+ Email/Text: bankruptcyteam@quickenloans.com	Nov 10 2022 21:06:00	Rocket Mortgage, LLC fka Quicken Loans, at. el, 635 Woodward Avenue, Detroit MI 48226-3408
519728593	+ Email/PDF: gecsed@recoverycorp.com	Nov 10 2022 21:01:35	SyncBAmazon, PO Box 960013, Orlando FL 32896-0013
519728594	+ Email/PDF: gecsed@recoverycorp.com	Nov 10 2022 21:01:36	SyncBEBAY, PO Box 965017, Orlando FL 32896-5017
519728595	+ Email/PDF: gecsed@recoverycorp.com	Nov 10 2022 21:01:35	SyncBLowes, PO Box 965005, Orlando FL 32896-5005
519728597	+ Email/PDF: gecsed@recoverycorp.com	Nov 10 2022 21:01:48	SyncBPPMC, PO BOX 965005, Orlando FL 32896-5005
519728598	+ Email/PDF: gecsed@recoverycorp.com	Nov 10 2022 21:01:34	SyncBVerizon, PO Box 960061, Orlando FL 32896-0061
519729092	+ Email/PDF: gecsed@recoverycorp.com	Nov 10 2022 21:02:07	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519745520	+ Email/Text: tdebn@credbankserv.com	Nov 10 2022 21:05:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
519728600	Email/Text: bankruptcies@uplift.com	Nov 10 2022 21:05:00	Uplift Inc, 440 N Wolfe Road, Sunnyvale CA 94085
519728601	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Nov 10 2022 21:23:41	Wells Fargo, Visa Platinum Card, PO Box 6995, Portland OR 97228-6995

TOTAL: 34

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

District/off: 0312-3

User: admin

Page 3 of 3

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Recip ID	Bypass Reason	Name and Address
519738961	*+	ACAR Leasing Ltd. d/b/a GM Financial Leasing, P O Box 183853, Arlington, TX 76096-3853
519738965	*+	ACAR Leasing Ltd. d/b/a GM Financial Leasing, P O Box 183853, Arlington, TX 76096-3853
519728599	##+	TDRCSRaymour Flanigan, 1000 Macarthur Blvd, Mahwah NJ 07430-2035

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 12, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 10, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jeffrey E. Jenkins	on behalf of Joint Debtor Jillian M. Moreno mail@jenkinsclayman.com JenkinsClayman@jubileebk.net
Jeffrey E. Jenkins	on behalf of Debtor Gregory A. Moreno mail@jenkinsclayman.com JenkinsClayman@jubileebk.net
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5